

CHAPTER 29-05
PROTECTION OF **BANKING** FACILITIES

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29-05-00 GENERAL

This chapter prescribes; (a) Department policy for the establishment and maintenance of an effective security program to protect the banking operations of Federal and State Credit Unions, **Employee** Associations, and other non-official activities; (b) responsibilities of officers-in-charge of **DHEW** offices and installations; (c) recommended security measures; and (d) guidelines to assist in the identification and apprehension of persons who **commit** acts of robbery, burglary, and larceny.

29-05-10 POLICY

- A. The Department is responsible for the protection of Government property under DREW jurisdiction and control. Within this framework it shall be Department policy to: (1) assure that security measures are included in the overall security programs of **DHEW** offices and installations to protect the banking operations of credit union offices, employee associations, and other non-official activities housed within their facilities (leased or **Government-**owned) against robbery, burglary, and larceny; and (2) encourage other Federal agencies that have such activities in **space**, in buildings under **HEW** jurisdiction and control to adopt a similar security program.

29-05-20 APPLICABILITY

- A. The provisions of this chapter are applicable to all credit unions that have a majority membership of HEW employees, and the banking operations of employee associations, and other non-official activities.
- B. The provisions do not apply to school buildings constructed on Federal property under P.L. 815, with permitted custody to others, or school buildings constructed on non-Federal property by local educational agencies with assistance under P.L. 815.

- C. As used in this chapter, the **following** terms shall have the meanings set forth below:
1. Federal buildings, as referred to in the Federal Credit Union Act (**12 U.S.C. 1770**), includes Government-owned buildings and Government leased space.
 2. Assignment of Space to credit Unions, means space assigned to such activities under the provisions of the Federal Credit Union Act.
 3. Employee Association, as used in this chapter, means a **formally** organized group, not a part of official activities, whose primary purpose is to serve the welfare and recreational needs of **DHEW** members, The term does not include professional societies, credit unions, labor unions, or **informal** "flower fund" groups.

29-05-30 RESPONSIBILITIES

- A. The Administrator, National Credit Union Administration, has primary responsibility for assuring that adequate protection measures are taken to protect Federal credit unions.
- B. Appointed or elected officials of employee associations and other non-official activities that have banking operations shall be responsible for assuring that adequate protection measures are taken to protect their activities.
- C. Officers-in-charge of **DHEW** offices and installations will be responsible for coordinating the installation, maintenance, and operation of security devices and procedures with the credit union, employee association or other activity involved. The Director of General Services, **OASA-OS**, will be responsible for the coordination within the **HEW** headquarters building complex.
- D. The above officials will also be responsible for establishing and maintaining liaison with the General **Services** Administration and other regulatory and enforcement agencies to assure **that** such **activities** are adequately protected.
- E. The installation and maintenance of security devices shall be at the expense of credit unions, **employee** associations, and other non-official activities, **and** not the Department.

29-05-40 GUIDELINES FOR PROTECTING BANKING OPERATIONS

- A. General. It is incumbent on all **HEW** management officials, credit union and other officials to utilize the following guidelines, as may be applicable, to assure that security measures are taken to protect the activities within **their** areas of jurisdiction.
- B. Security Guidelines. The following protection measures should be taken to **adquately** protect banking operations:

Actions to be Taken to Discourage Robbery

1. Relocate to upper floors those facilities currently located on ground floor.
2. Install clear wired glass in doors leading to corridors so that passers-by have a clear view of the banking office.
3. Employ and strategically position armed uniformed guards.
4. Install burglar, hold-up, bell, microphone or buzzer systems for immediate alerting of guards, central stations, or police department. (Consideration should also be given to the **instal-**lation of movie cameras, loaded and maintained in readiness to photograph robberies and/or hold-ups. Such systems should be tested at least monthly.)
5. Publicize the fact, without going into detail, that the bank or credit union is fully protected by burglar and hold-up alarms systems and that the FBI has jurisdiction to investigate robberies, burglaries, and larcenies committed against banks and credit unions.
6. Keep only a minimum of cash in tellers' cages. Instruct cashiers not to leave currency and securities unattended.
7. Plant, in advance, decoy money such as a series of recorded bills in tellers' tills, in vaults or safes, and in messenger bags.
8. Employ money handling agencies to deliver and remove large sums of money. If this is not adopted, arrange for pick-up and delivery of money to be made by no less than two employees. **Conspicuous** moneybags should not be used.
9. Store only small sums of money overnight and **only** in safes **sufficiently** durable to withstand ordinary attempts at jimmying. Safes should also be sufficiently large or affixed to prevent **easy** removal.

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10. **Make necessary arrangements to "split"** the combination of vaults and safes to require more than one person to open..
11. Confine information regarding the **vault** and safe combinations; amounts of funds handled, etc., to as few persons **as** possible.
12. Keep close security on all required keys.
13. Install steel bars over all windows and **skylights**.
14. Lock and double check **all** vaults and premises after hours. A double check system should be instituted for safes and locked file cabinets using a record system, whereby one person locks the **safe** or **cabinet** and a second person checks to insure that it is locked. These persons and alternates should be specifically designated. The record, covering a one-month period, should be affixed to the safe or cabinet and the signature or initials of the person locking and the person checking the safe or cabinet should be recorded.
15. A responsible person or persons should be designated to inspect the office after the closing hour to assure that all money and valuables have been put under locked protection, that the vault or safe and all doors and windows are securely locked, and that no unauthorized persons are present in the office. A similar inspection is needed immediately prior to the opening hours of the office.
16. During hours of darkness the lighting system should provide for illumination of the area around the vault or safe. Outside **visibility** of **the** vault is important. Consideration should **also** be given to use of floodlights to illuminate the dark areas around the building, especially when doors or windows are located in **the** dark areas.
17. If feasible, arrangements should be made for the GSA guard force or local police to inspect the exterior of the office with reasonable frequency and to be present before opening and just after closing hours.
18. Keep number of open entrances to a minimum during open hours.
19. Reduce to a **minimum** the official open hours of business.
20. **Where** applicable, consolidate activities to reduce the number of locations.
21. Establish and post lists of instructions to be followed in **t** event of an emergency. Lists should include the telephone number of guard offices, FBI, police and fire departments.

22. Instruct employees to report strangers and other suspicious persons loitering in or near the premises, and to offer security suggestions.

23. Employees should be fully instructed as to procedures and actions to follow during the course of a robbery, including the importance of obtaining a good description of the robber. They should be thoroughly familiar with the importance of refraining from **any** actions or reactions that might endanger their lives or the lives of any persons who may be in the office at the time.

24. **Employees should** be given initial training and periodic retraining in **their** responsibilities under the security program, including **the** proper use of security devices.

25. A glass panel in the main entrance door, with a mirror mounted and correctly angled on the opposite corridor-wall, **will permit** observing suspicious persons hidden by either side of the door prior to opening the office for business.

26. Display the decal obtainable from the Federal Bureau of Investigation which states that the F. B. I. has jurisdiction to investigate robberies, burglaries and larcenies committed against the Federal credit unions.

27. Have a representative from the General Services Administration Protection Division, or the local police, if available, conduct a survey of conditions in your area and make recommendations.

Actions During a Robbery

1. Adopt **the** concept of safeguarding of life above all.
2. Do not offer resistance and obey the bandit's instructions.
3. To the extent possible activate hold-up alarm devices unobtrusively.
4. Give **the** robber no more money than the amount he demands, and include "bait" money in the amount given.
5. Scrutinize bandits' appearances for description purposes.
6. Obtain description of get-a-way vehicle and direction of travel.

Actions After Robbery

1. **Notify** law enforcement agencies.
2. Take steps to preserve the scene of crime from accidental destruction of finger prints and other potential evidence.

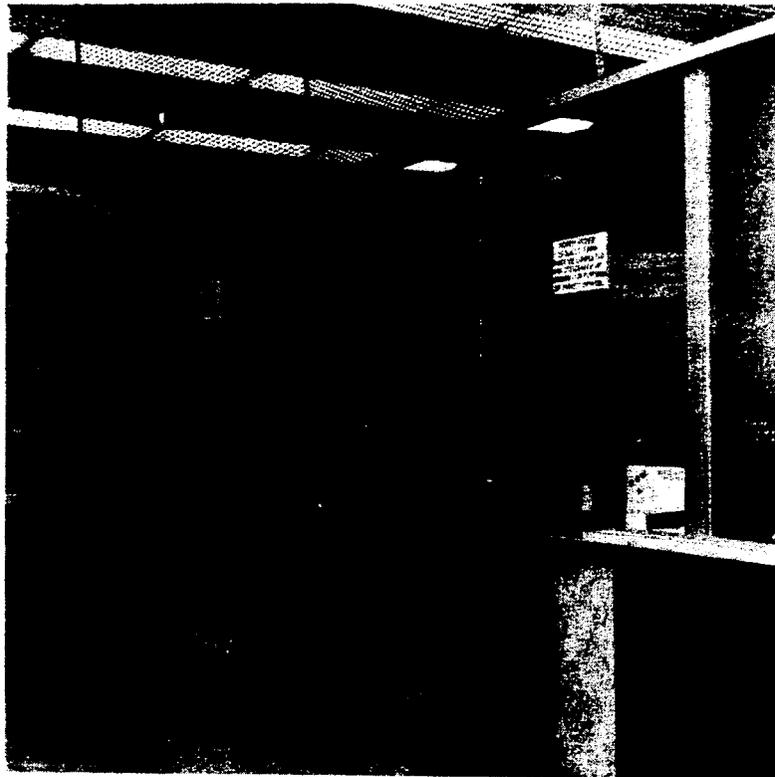
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3. Secure names and addresses of all witnesses.
 4. Instruct bank employees not to discuss incident even among themselves, until after questioned by police.
 5. Notify the proper authorities in the event of a malfunction of an alarm system.
 6. Do not release information to the press, except through the Manager, and/or other designated person.
 7. Do not release names of witnesses to press (for safety of witnesses).
 8. Do not discuss bank's security alarm system to avoid compromising such systems.
- C. Security Construction Measures. Examples, photographs, and information concerning construction measures taken by a typical credit union and an agent cashier's office are contained in Exhibit X-29-05-1 of this manual.

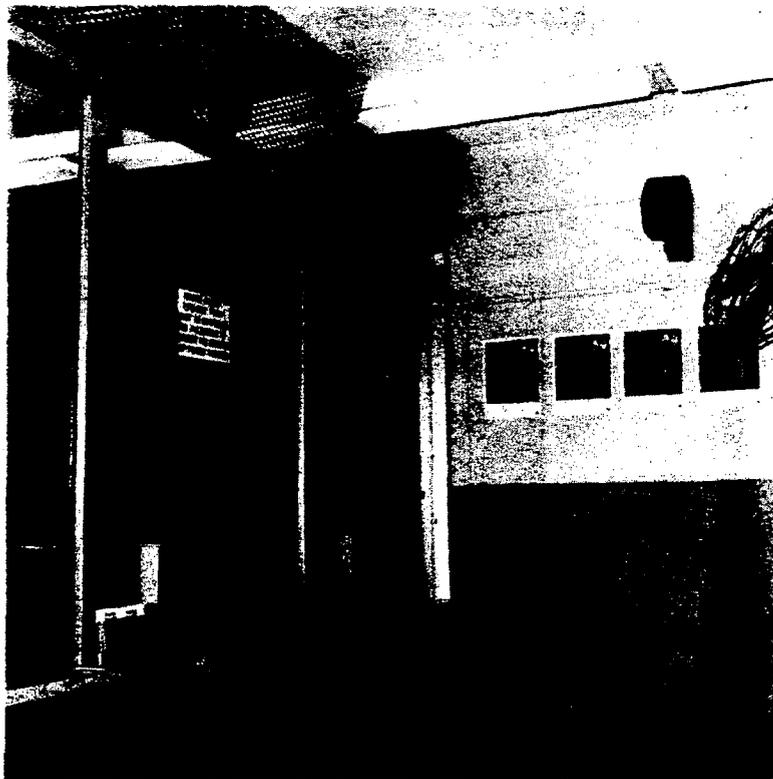
- A. GENERAL. The following are examples, with photographs, of security construction measures taken in a typical credit union office, and an agent cashier's office, to prevent robberies:

1. Credit Union Office

- a. The office shown in the photograph below has windows trimmed in stainless steel and are made of bullet **proof plastic**. The front of the office partition is **faced** with a bullet resistant metal. Any steel plate **1/8** inch thick, backed up by **3/4** inch plywood will stop or render ineffective a bullet discharged by a hand gun. The partition extends only to an eight foot height, above that is a wire grill to aid ventilation and at the same time prevents *anyone* from climbing over or throwing tear gas, bombs, etc. Note mirror on the wall which **is** angled so that security personnel can look through glass in main door when office is closed and observe anyone around the safe.

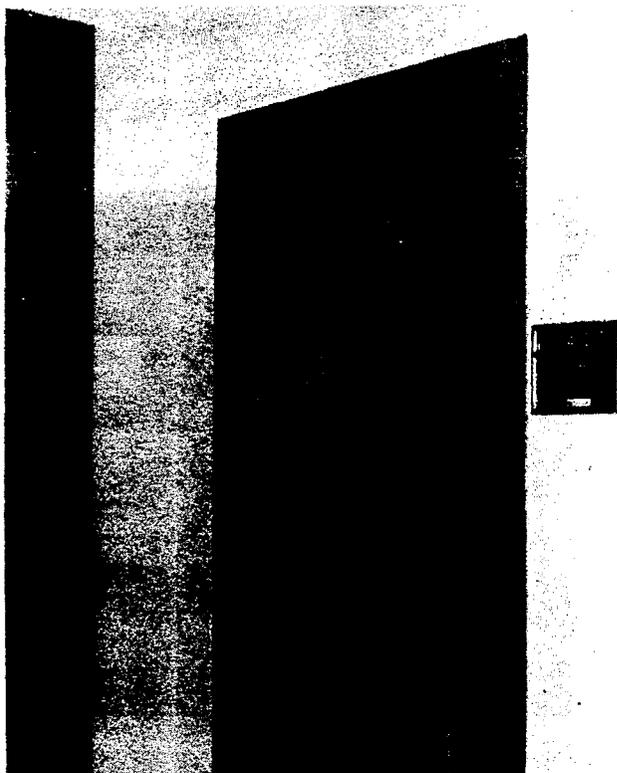


- b. The following is another view of the same office showing a movie camera mounted on the wall. The camera is angled to photograph all cashiers' windows, and is loaded and maintained in readiness to photograph robberies and hold-ups. Also note that the pass tray built into the counter will permit the passage of money and papers, but will prevent a robber from pushing his gun through to threaten a teller.



2. Agent Cashier's Office

- a. Shown in the photograph below is an **example** of a protected cashier window in an agent cashier's office. The installation involved a prefab bullet proof glass window, one inch thick and trimmed in stainless steel, and a "pass through box."



- b. The following is a view of the other side of the window. Note the steel plating mounted on the door to stop or render ineffective a bullet discharged by a hand **gun**.

